

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1. (currently amended) An automated marketing method implemented using a host controller system administering a plurality of marketing programs, comprising:

acquiring a unique user identifier, a unique merchant identifier, and a user behavior identifier at a point of transaction remote from the host controller system;

communicating each of the identifiers to the host controller system over a communications network;

validating ~~eligibility of~~ at least one of the user identifier, the merchant identifier and the user behavior identifier to determine eligibility for participation in at least one marketing program and, upon validation, identifying a program matrix rules module associated with the at least one marketing program;

performing a rate calculation processing step associated with the program matrix rules module at the host controller system to determine eligibility of the user, the merchant and the user behavior for an award based on a preselected set of criteria;

assigning an award to the user at the host controller system when at least one preselected award criterion for determining eligibility for an award is satisfied; and

communicating information relating to ~~delivery of~~ an award or an updated award status condition from the host controller system to the point of transaction over a communications network.

2. (previously presented) The automated marketing method according to claim 1, additionally comprising maintaining databases for user identifiers, merchant identifiers and user behavior identifiers at the host controller system and updating and storing at least one of a user,

merchant and user behavior file on the databases following communication of the user, merchant and user behavior identifiers.

3. (currently amended) The automated marketing method according to claim 1, additionally comprising making a determination of award assignment eligibility or updated award status condition at the host controller system and communicating information relating to ~~delivery of an~~ award or an updated award status condition to the point of transaction.

4. (currently amended) The automated marketing method according to claim 1, additionally comprising making a determination of award assignment eligibility or updated award status condition at the host controller system and communicating information relating to ~~identification of the user identifier~~, user behavior identifier, award assignment eligibility, or an updated award status condition to a participating merchant.

5. (currently amended) The automated marketing method according to claim 1, additionally comprising printing information relating to award assignment eligibility or an updated award status condition on a transaction receipt generated at the point of transaction.

6. (previously presented) The automated marketing method according to claim 1, additionally comprising displaying information relating to award eligibility or an updated award status condition at the point of transaction.

7. (currently amended) The automated marketing method according to claim 1, additionally comprising performing an award prioritization processing step at the host controller system after the rate calculating processing step when a transaction is eligible for multiple awards.

8. (previously presented) The automated marketing method according to claim 1, wherein user eligibility for participation in at least one marketing program is based on at least one of the qualifiers selected from the group consisting of: membership in a participating organization; participation in a loyalty program; participation in a gift card program; holding of a credit instrument; holding of a debit instrument; holding of an account; membership in a subscriber

base; participation in a service; and simultaneous or prior purchase of qualifying good(s) or service(s).

9. (currently amended) The automated marketing method according to claim 1, wherein the award is expressed in an award currency selected from the group consisting of: points; gift cards; [[,]] gift certificates; [[,]] instant prizes; [[,]] custom coupons; [[,]] merchandise; [[,]] credit; services; benefits; and cash.

10. (previously presented) The automated marketing method according to claim 1, wherein the user behavior identifier is selected from the group consisting of: identification of predetermined item(s) purchased; identification of predetermined service(s) purchased; identification of item type purchased; identification of service type purchased; purchase price of individual item(s); purchase price of individual service(s); presence of user in a location; purchase in a location; purchase value total; purchase date; purchase time; purchase location; award delivered; and award accumulated.

11. (currently amended) The automated marketing method according to claim 1, additionally comprising modifying the eligibility of at least one of the user identifier, the merchant identifier and the user behavior identifier ~~to determine eligibility~~ for participation in at least one marketing program at the host controller system.

12. (previously presented) The automated marketing method according to claim 1, additionally comprising modifying the rate calculation processing step for determining eligibility of the user, the merchant and the user behavior for an award based on a modified set of criteria different from the preselected set of criteria.

13. (currently amended) The automated marketing method according to claim 1, additionally comprising implementing an award accelerator program, whereby successive qualifying behaviors of qualifying users at one or more qualifying merchants over a time period amplify the ~~users'~~ user's award compared to the previously applied award.

14. (canceled)

15. (currently amended) The automated marketing method according to claim 1, additionally comprising implementing an award decelerator program, whereby successive qualifying behaviors of qualifying users at one or more qualifying merchants over a time period reduces the ~~users'~~ user's award compared to the previously applied award.

16. (canceled)

17. (currently amended) The automated marketing method according to claim 1, additionally comprising accumulating qualifying customer behaviors at the host controller system over a time period to calculate awards.

18. (currently amended) The automated marketing method according to claim 1, additionally comprising storing and accessing user behavior historical information based on the user identifier and user behaviors, and performing the rate calculation processing step based, at least in part, on the user behavior historical information.

19. (currently amended) The automated marketing method according to claim 1, additionally comprising storing and accessing user demographic information based on the user identifier, and performing the rate calculation processing step based, at least in part, on the user demographic information.

20. (currently amended) The automated marketing method according to claim 1, additionally comprising implementing multiple marketing programs at the host controller system, involving multiple merchants and/or merchant groups, upon validating the eligibility of one or more user identifier(s).

21. (currently amended) The automated marketing method according to claim 1, additionally comprising implementing multiple marketing programs at the host controller system, involving

multiple user identifiers or user identifier groups, upon validating the eligibility of one or more merchant identifier(s).

22. (currently amended) The automated marketing method according to claim 1, additionally comprising[[:]] acquiring at least one transaction payment identifier at the point of transaction, wherein the user identifier and the at least one transaction payment identifier are acquired in a single step at the point of transaction.

23. (previously presented) The automated marketing method according to claim 22, wherein the single step at the point of transaction is a single examination of an identifying object.

24. (previously presented) The automated marketing method according to claim 22, wherein the single step at the point of transaction is a single card swipe and the card is a financial instrument.

25. (previously presented) The automated marketing method according to claim 22, additionally comprising communicating the at least one transaction payment identifier to an appropriate financial institution or intermediate for processing.

26. (Canceled)

27. (currently amended) The automated marketing method according to claim ~~26~~22, additionally comprising communicating the at least one transaction payment identifier to the host controller over a communications network.

28. (previously presented) The automated marketing method according to claim 25, comprising communicating the user identifier and the at least one transaction payment identifier to the host controller over a communications network, and additionally communicating the at least one transaction payment identifier to an appropriate financial institution or intermediate for processing.

29. (previously presented) The automated marketing method according to claim 22, additionally comprising acquiring a credit or debit account identifier at the point of transaction and communicating the credit or debit account identifier to an appropriate institution for validation and approval.

30. (currently amended) The automated marketing method according to claim 29, additionally comprising transmitting the credit or debit account identifier to the host controller system following validation and approval of the transaction by the appropriate institution.

31. (Canceled)

32. (currently amended) The automated marketing method according to claim 1, additionally comprising validating eligibility of at least one of the user identifier, the merchant identifier and user behavior identifier based on at least one preselected redemption criteria[[:]],_authorizing an award redemption at the host controller system when at least one redemption criterion is satisfied[[:]] _updating the award status condition based on the award redemption[[:]] _and communicating information relating to redemption of an award from the host controller system to the point of transaction over [[a]]the communications network.

33. (currently amended) The automated marketing method according to claim 1, additionally comprising calculating a program fee at the host controller system for each award assigned and charging an account of a marketing program sponsor for each program fee.

34. (previously presented) The automated marketing method according to claim 33, additionally comprising amplifying successive program fees for successive awards assigned to a qualifying user and/or a qualifying merchant compared to a previously assessed program fee.

35. (canceled)

36. (previously presented) The automated marketing method according to claim 33, additionally comprising charging a predetermined flat fee to a marketing program sponsor based on each qualifying user, merchant, and/or behavior.

37. (previously presented) The automated marketing method according to claim 33, additionally comprising charging a predetermined percentage of a transaction amount to a marketing program sponsor based on each qualifying user behavior.

38. (previously presented) The automated marketing method according to claim 33, additionally comprising charging a predetermined percentage of the value of the award assigned to a marketing program sponsor.

39. (currently amended) The automated marketing method according to claim 1, additionally comprising storing and analyzing data collected relative to user identifiers and/or merchant identifiers and/or user behaviors and providing data relating to the analysis to qualifying merchants through an Internet Website portal.

40. (currently amended) The automated marketing method according to claim 1, additionally comprising acquiring the user identifier, the merchant identifier and the user behavior identifier[[,]] using a point of transaction device selected from the group consisting of: electronic registers, optical and magnetic scanners and readers, barcode scanners, magnetic strip scanners, radio frequency receivers, transaction card readers, communications devices, computers, personal digital assistants, telephones and pagers.

41. (previously presented) The automated marketing method according to claim 1, additionally comprising acquiring data relating to at least one of the user identifier, the merchant identifier and the user behavior using a personal communications device.

42. (currently amended) An automated marketing system comprising a host controller system ~~and an operating system in communication that communicates~~ with a remote point of transaction device over a network interface during the course of a transaction, wherein:

the host controller system incorporates at least one user identifier database, at least one merchant database, at least one program matrix rules module, and at least one user demographic information database;

~~the point of transaction device~~ host controller system is capable of ~~acquiring~~ receiving a user identifier, a merchant identifier and a user behavior identifier from a device at a point of transaction ~~and communicating each of the identifiers to the host controller system~~ over the network interface;

the host controller system is capable of associating the user identifier with the additional user demographic information and validating the eligibility of the user to participate in at least one marketing program based on the user identifier and/or the additional user demographic information;

the host controller system is capable of performing a rate calculation processing step to determine eligibility of the user, the merchant and the user behavior for an award based on a preselected set of criteria stored in the program matrix rules module; and

~~the point of transaction device~~ host controller system is capable of communicating information relating to delivery of an award or an updated award status condition to the device at the point of transaction over the network interface.

43. (currently amended) The automated marketing ~~system~~ method of claim ~~[[42]]1~~, ~~wherein the point of transaction device is capable of additionally comprising~~ acquiring the user identifier at the point of transaction by reading user identifier information from a user card.

44. (currently amended) The automated marketing ~~system~~ method of claim ~~[[42]]1~~, ~~wherein the point of transaction device is capable of additionally comprising~~ acquiring the user identifier and transaction data in a single step at the point of transaction.

45. (currently amended) The automated marketing ~~system~~ method of claim ~~[[44]]~~1, ~~wherein the point of transaction device is capable of~~ additionally comprising acquiring the user identifier and transaction data in a single reading of a credit card or debit card.

46. (currently amended) The automated marketing ~~system~~ method of claim ~~[[44]]~~1, ~~wherein the point of transaction device is capable of~~ additionally comprising acquiring the user identifier and transaction data in a single recognition of a device having a user identifier associated with a financial identifier.

47. (previously presented) The automated marketing method of claim 1 additionally comprising acquiring the user identifier by recognition of a number, a barcode, a fingerprint, a retinal pattern, or a radiofrequency signal.

48. (previously presented) The automated marketing method of claim 1 additionally comprising communicating data to the host controller system via local or regional phone lines, dedicated data transmission lines, cable, cellular, personal communication systems, microwave, radio frequency, fiberoptic, global communications networks or satellite networks.

49. (previously presented) The automated marketing method of claim 1 additionally comprising communicating information relating to delivery of an award or an updated award status condition to the point of transaction via local or regional phone lines, dedicated data transmission lines, cable, cellular, personal communication systems, microwave, radio frequency, fiberoptic, global communications networks or satellite networks.

50. (previously presented) The automated marketing method of claim 1 additionally comprising converting awards from different marketing programs into a common award currency and calculating award balances expressed in the common award currency at the host controller system.

51. (currently amended) The automated marketing method of claim 1, additionally comprising validating eligibility of at least one of the user identifier[,], and the merchant

identifier at the host controller system and user behavior identifier to determine eligibility for award redemption; updating the award status condition based on the award redemption, and communicating information relating to the award redemption status from the host controller system to the point of transaction over the communications network.

52. (previously presented) The automated marketing method of claim 50, wherein the common award currency is redeemable through a plurality of participating merchants or a merchant group.

53. (currently amended) The automated marketing method of claim 1, additionally comprising validating the eligibility of at least one of the user identifier, the merchant identifier and the user behavior identifier to determine eligibility for participation in multiple marketing programs at the host controller system.

54. (previously presented) The automated marketing method of claim 53, in which the multiple marketing programs are selected from the group consisting of: award multiplier programs; swipe and win programs; gift certificate programs; coupon programs; and instant win programs[;:].

55. (currently amended) The automated marketing method of claim 1 additionally comprising administering multiple marketing programs associated with multiple merchants and/or merchant groups through the host controller system[,]) and, following acquisition and communication of the user identifier, determining eligibility of the user identifier for participation in multiple marketing programs at the host controller system.

56. (currently amended) The automated marketing method of claim 1 additionally comprising awarding gift certificates in an award currency redeemable in at least one marketing program administered by the host controller system.

57. (currently amended) An automated marketing method of claim 56, additionally comprising associating the gift certificate award with the user identifier and administering gift certificate redemption ~~by~~ at the host controller system.

58. (currently amended) An automated marketing method of claim 56, additionally comprising storing the gift certificate award information ~~in~~ at the host controller, ~~and~~ administering redemption of the gift certificate award through participating merchants and/or merchant groups in multiple currencies at the host controller system, and communicating information relating to a gift certificate award from the host controller system to the point of transaction.

59 – 67 (canceled)

68. (currently amended) An automated marketing method implemented using a host controller comprising:

- a. acquiring a unique user identifier, a unique merchant identifier and transaction data at a location remote from the host controller ~~point of transaction;~~
- b. communicating each of the identifiers and the transaction data to the host controller system over a communications network;
- c. ~~validating~~ determining eligibility of at least one of the user identifier, the merchant identifier and the transaction data ~~to determine eligibility~~ for participation in at least one marketing program among a plurality of marketing programs implemented by the host controller;
- d. accessing a program matrix rules module corresponding to the at least one marketing program ~~at~~ implemented by the host controller, ~~and~~ applying the program matrix rules stored in the program matrix rules module, and ~~assigning~~ determining eligibility for an award to the user at the host controller when at least one preselected award criterion for determining eligibility for an award is satisfied;

e. selecting at least one award from among multiple awards based on predetermined award priorities if eligibility for multiple awards is determined; and

d. communicating information relating to ~~delivery of an~~ the award or an updated award status from the host controller to the ~~point~~ location remote from the host controller of transaction.

69. (currently amended) An automated marketing method of claim 168, additionally comprising determining eligibility of at least one of the user identifier, the merchant identifier and the transaction data to determine eligibility for a bonus benefit, ~~and assigning a bonus benefit to the user when at least one preselected bonus benefit criterion is satisfied,~~ and communicating information relating to the bonus benefit from the host controller to the location remote from the host controller.

70. (currently amended) An automated marketing method of claim 168, additionally comprising determining eligibility of at least one of the user identifier, the merchant identifier and the transaction data to determine eligibility for an instant win benefit, ~~and assigning an instant win benefit to the user when at least one preselected instant win benefit criterion is satisfied,~~ and communicating information relating to the instant win benefit from the host controller to the location remote from the host controller.

71. (previously presented) An automated marketing method of claim 68, additionally comprising accessing user demographic information based on the user identifier prior to accessing the program matrix rules module.

72. (currently amended) An automated marketing method of claim 68, additionally comprising storing the transaction data and information relating to assignment of an award to the user at the host controller.

73. (currently amended) An automated marketing method of claim 68, additionally comprising acquiring a transaction payment identifier, wherein the user identifier and the

transaction payment identifier are acquired in a single examination of an identifying object
~~prioritizing an award to the user when eligibility for multiple awards is determined.~~

74. (previously presented) An automated marketing method of claim 68, additionally comprising delivering a statement to the point of transaction having a personalized message relating to a user's account.

75. (currently amended) An automated marketing method comprising:

acquiring a unique user identifier, a unique merchant identifier, transaction data and financial account information ~~from a transaction card~~ at a point of transaction, wherein the unique user identifier and financial account information are acquired by examination of an identifying object;

communicating each of the identifiers[[,]] and the transaction data ~~and the credit and/or debit account information~~ to the a host controller system at a location remote from the point of transaction over a communications network;

forwarding transaction data and financial account information from the point of transaction to ~~another~~ an institution for payment authorization;

performing a rate calculation processing step at the host controller to determine eligibility of at least one of the user identifier, the merchant identifier and the transaction data for participation in at least one marketing program following receipt of payment authorization;

assigning an award to the user when at least one preselected award criterion for determining eligibility for an award is satisfied; and

communicating information relating to ~~delivery of an~~ the award or an updated award status to the point of transaction.

76. (currently amended) An automated marketing method of claim 75, wherein the ~~transaction card~~ identifying object is a debit or credit card.

77. (previously presented) An automated marketing method of claim 75, additionally comprising acquiring the user identifier and the transaction payment identifier in a single step at the point of transaction.

78. (new) The automated marketing method of claim 51, additionally comprising updating the award balance associated with the user identifier to reflect an award redemption.

79. (new) An automated marketing system comprising a host controller that communicates with a point of transaction device over a network interface during the course of a transaction, wherein:

the host controller system comprises at least one user identifier database, at least one merchant database, and a plurality of program matrix rules modules for implementing a plurality of marketing programs;

the host controller system is capable of receiving a user identifier, a merchant identifier and a user behavior identifier from a device at a point of transaction over the network interface;

the host controller is capable of validating the eligibility of the user to participate in at least one marketing program based on at least one of the user identifier, the merchant identifier and the user behavior identifier;

the host controller is capable of performing a rate calculating processing step applicable for the at least one marketing program to determine eligibility for an award based on a preselected set of criteria stored in the program matrix rules module;

the host controller is capable of selecting a single award, or multiple awards from among qualified awards based on predetermined award priorities; and

the host controller is capable of communicating information relating to an award or an updated award status condition to the device at the point of transaction over the network interface.

80. (new) An automated marketing system of claim 79, wherein the at least one marketing program is associated with a plurality of merchant identifiers to join multiple merchants in a coordinated marketing program.

81. (new) An automated marketing system of claim 79, wherein the host controller is capable of validating the eligibility of the user to participate in multiple marketing programs involving multiple merchants.

82. (new) An automated marketing system of claim 79, wherein the host controller is capable of validating the eligibility of the user to participate in at least one marketing program based upon recognition and validation of more than one unique customer identifier.

83. (new) An automated marketing system of claim 79, wherein the host controller is additionally capable of updating user and merchant databases with information obtained from each transaction.

84. (new) An automated marketing system of claim 79, wherein the host controller is additionally capable of storing data relating to users, merchants and user behaviors.

85. (new) An automated marketing system of claim 79, wherein the host controller is additionally capable of receiving a redemption inquiry, accessing an award balance associated with the user identifier and determining whether an award balance associated with the user identifier satisfies inquiry.